for bill payment option, a single bill payment option, and a status, change or cancel bill payment option, in response to an automatic prompt by the bill payment application;

automatically, non-optionally handing off the customer to a customer service representative by the bill payment application for a non-automated verification of the customer's identification by the customer service representative at a telephone as a security measure, if the customer selection is received for one of the recurring bill payment option and the add or change payee for bill payment option,

receiving a customer selection of an option to designate a payee from one of a customer-specific payee identification list of the customer and a common payee list provided by the bill payment application, in response to an automatic prompt by the bill payment application;

receiving a customer selection of an option to designate the payee by one of entering a payee ID by the customer from the customer-specific payee identification list and selecting the payee from the customer-specific payee identification list spoken by the bill payment application, if the option to designate the payee from the customer-specific payee identification list is received;

receiving information about a payment amount for at least one bill payment for the customer by the bill payment application in response to an automatic prompt by the bill payment application;

receiving information about a payment date for the bill payment by the bill payment application in response to an automatic prompt by the bill payment application;

automatically scheduling the bill payment by the bill payment application for the customer according to the bill payment information;

receiving a confirmation of the payee, the payment amount, and the payment date for the scheduled bill payment by the bill payment application in response to an automatic prompt by the bill payment application; and

rendering the scheduled bill payment to the payee by the bill payment application for the customer by one of a check and an electronic transfer of funds to the designated payee on the payment date indicated by the customer.

Please cancel claims 2-12 without prejudice.

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13.   (Amended) The method of claim 1, wherein receiving the selection for one of the touch tone and voice modes of communication further comprises receiving a selection for the voice mode of communication for the customer.

14.   (Amended) The method of claim 13, wherein receiving the selection for the voice mode of communication further comprises receiving bill payment information for the customer in the voice mode by the bill payment application.

15.   (Amended) The method of claim 1, wherein receiving the selection for one of the touch tone and voice modes of communication further comprises receiving a selection for the touch tone mode of communication.

16.   (Amended) The method of claim 15, wherein receiving the selection for the touch tone mode of communication further comprises receiving bill payment information for the customer in the touch tone mode by the bill payment application.

Please cancel claim 17 without prejudice.

18.   (Amended) The method of claim 1, wherein receiving the customer selection of the bill payment option further comprises receiving an election for the recurring bill payment option for the customer by the bill payment application.

Please cancel claim 19 without prejudice.

20.   (Amended) The method of claim 1, wherein receiving the customer selection of the bill payment option further comprises receiving an election for the add or change a payee for bill payment option for the customer by the bill payment application.

Please cancel claim 21 without prejudice.

22.   (Amended) The method of claim 1, wherein receiving the customer selection of the bill payment option further comprises receiving an election for the single bill payment option for the customer by the bill payment application.

23.   (Amended) The method of claim 1, wherein receiving the customer selection of the bill payment option further comprises receiving an election for the status, change or cancel bill payment option for the customer by the bill payment application.

Please cancel claims 24-29 without prejudice.

30.   (Amended) The method of claim 1, wherein receiving the customer selection of the option to designate the payee by entering the payee ID from the customer-specific payee identification list further comprises receiving an ID number for the payee from the customer's payee ID list by the bill payment application.

Please cancel claim 32 without prejudice.

33.   (Amended) The method of claim 1, wherein receiving the customer selection of the option to designate the payee by selecting the payee from the customer-specific payee identification list spoken by the bill payment application further comprises receiving a selection of the payee for the customer from the spoken payee list by the bill payment application.

34.   (Amended) The method of claim 33, wherein receiving the selection of the payee for the customer from the spoken customer-specific payee list further comprise automatically identifying the payee by the bill payment application according to the selection.

35.   (Amended) The method of claim 1, wherein receiving the customer selection of the option to designate the payee from the common payee list provided by

the bill payment application further comprises receiving a selection of the payee for the customer from the common payee list spoken by the bill payment application.

36.   (Amended) The method of claim 35, wherein receiving the selection of the payee for the customer from the spoken common payee list further comprises automatically identifying the payee by the bill payment application according to the selection.

Please cancel claims 37-43 without prejudice.

44.   (Amended) The method of claim 1, wherein automatically scheduling the bill payment further comprises automatically assigning a payment reference for the scheduled bill payment by the bill payment application.

46.   (Amended) The method of claim 1, wherein automatically scheduling the bill payment further comprises automatically summarizing bill payments scheduled for the customer by the bill payment application.

Please cancel claims 49–50 without prejudice.

51.   (Amended) The method of claim 1, wherein rendering the scheduled bill payment by check further comprises combining the scheduled bill payment with at least one additional bill payment in the check.

Please cancel claims 52-54 without prejudice.

55.   (Amended) The method of claim 1, wherein receiving the selection for the status, change or cancel bill payment option further comprises receiving a selection by the customer from one of a group of selections consisting of status of future bill payments for the customer, change a future bill payment for the customer, and cancel a future bill payment for the customer.

68. (Amended) The method of claim 67, wherein receiving the selection for the change of a recurring bill payment for the customer further comprises automatically handing off the customer to a customer service representative by the bill payment application for a non-automated verification of the customer's identification by the customer service representative at a telephone..

75. (Amended) A system for bill payment service for a customer, comprising:

means for receiving identification information for the customer by a retail system application in response to an automatic prompt of the customer by the retail system application;

means for automatically verifying the identification information by the retail system application and handing off the customer and the identification information to a bill payment application;

means for receiving a customer selection of one of a touch tone mode and a voice mode of communication in response to an automatic prompt by the bill payment application;

means for receiving a customer selection a bill payment option from a group of bill payment options consisting of a recurring bill payment option, an add or change payee for bill payment option, a single bill payment option, and a status, change or cancel bill payment option, in response to an automatic prompt by the bill payment application;

means for automatically handing off the customer to a customer service representative by the bill payment application for a non-automated verification of the customer's identification by the customer service representative at a telephone, if the customer selection is received for one of the recurring bill payment option and the add or change payee for bill payment option,

means for receiving a customer selection of an option to designate a payee from one of a customer-specific payee identification list of the customer and a payee list spoken for the customer by the bill payment application, in response to an automatic prompt by the bill payment application;

means for receiving a customer selection of an option to designate the payee by one of entering a payee ID by the customer from the customer-specific payee identification list and selecting the payee from the customer-specific payee identification list spoken by the bill payment application, if the option to designate the payee from the customer-specific payee identification list is received;

means for receiving a payment amount for at least one bill payment for the customer by the bill payment application in response to an automatic prompt by the bill payment application;

means for receiving a payment date for the bill payment by the bill payment application in response to an automatic prompt by the bill payment application;

means for automatically scheduling the bill payment by the bill payment application for the customer according to the bill payment information;

means for receiving a confirmation of the payee, the payment amount, and the payment date for the scheduled bill payment by the bill payment application in response to an automatic prompt by the bill payment application; and

means for rendering the scheduled bill payment by the bill payment application to a payee for the customer by one of a check and an electronic transfer of funds to the designated payee on the payment date indicated by the customer.

76.   (Amended) The system of claim 75, further comprising the bill payment application running on a server.

77.   (Amended) The system of claim 76, further comprising the retail system application communicating with the bill payment application.

78.   (Amended) The system of claim 76, further comprising an input device coupled to the server.

79.   (Amended) The system of claim 78, wherein the input device further comprises a telephone.

Please cancel claims 80 and 81 without prejudice.